1: Nadel E-5 (1934-1936) 1942
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There are three groups of bead-makers, *lantana*, as they are called, in Bida, one in each part of the town. Their work consists in 'refining' the crude or plain beads which are brought into the country from the north by Hausa and Arab traders, that is to say, they polish and sometimes bore these beads and grind them to various new shapes. The grinding and polishing is done on large flat sandstones especially brought to Bida from the river Niger. The grindstones and a few small iron tools for boring represent all the utensils used by the beadworkers; they are comparatively cheap—the grindstones are sold for 1*s.* in Bida—and the full equipment of a worker costs not more than two or three shillings. The beads are finished in different styles according to the nature of the bead and also according to the prevailing fashion and the demands of the market. The following styles of beads are in fashion to-day: long slender round beads, used for the *egbogi*, the chains of beads which the Nupe women wear round the waist; small ball-like round beads, with highly polished surface; and small flat triangular beads, worn as necklaces. The Nupe dislike edged beads and beads with dull surface; beads of this kind are polished and ground down to the desired shape and appearance. The grinding and polishing of the beads is a long and delicate work. The average production per worker is three beads a day. The finished beads are strung on cotton thread and arranged in long chains in which beads of different kinds and styles are often mixed, and are then ready for the market.

The beadworkers have no special workshops, but carry out their craft in the entrance hut of the compound. Four or five men are working in one hut; each man works independently, sitting on the ground behind his grindstone. As in all other crafts, the men who share the workshop are usually close relations who live in the house of which the entrance hut serves as workshop. Occasionally there is a distant relation or a stranger amongst them who lives in another house and comes there only to work. More rarely an individual beadworker who has no relations practising the same profession would work alone in his own house. Traders and buyers, who bring beads to be polished or bored, or who collect the finished article, are constant visitors in the workshops of the *lantana*.

In the economic arrangement which obtains in the Bida beadworking industry the majority of workers are reduced to the position of mere labourers, working to order and paid at a piece-rate. One of the bead-makers in the workshop may act as contractor: he buys the crude beads from the Hausa or Arab trader and has them worked by his fellow workers. He divides the work among them and pays them ½*d.* per bead. The finished chain of beads is entrusted to the wife of the contractor; she will sell it in the market or to one of the traders in beads, who will then 're-export' these products of Bida fashion industry to the north. A chain of crude beads bought for 7*s.* will fetch 10*s.* as the finished article; 2*d.* to 3*d.* go to the woman 'middleman' as commission, and about 1*s.* 8*d.* (for a chain, say, of forty beads) goes to pay the wages of the labourers, so the contractor can make a net profit of 1*s.* 2*d.* on work that took three to four days to complete; the individual labourers make in the same

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time 5*d*. Evidently, only a man who possesses some capital can assume the role of contractor, and the ordinary beadworker can hardly hope, with his daily wages of 1½*d*., ever to attain this position. In a few cases I have found two contractors in the same workshop; but many other workshops numbered no 'capitalist' among their workers. In a situation of this kind two other methods are open to the beadworkers: either they buy the crude beads on credit from the traders and pay them back after they have sold the finished article; or they undertake the 'refining' work on a piece-contract for a trader in beads—the Hausa or Arab trader, or sometimes a 'capitalist' woman of the beadworker's family. In neither case does the work of the beadworkers include *efakó* work, even on the smallest scale. All work is done individually, and even unmarried young men are working on their own, being assigned by the contractor a task suitable to their skill and experience. The beadworkers, finally, do not practise farming in addition to the handicraft.

Formerly it was the family head and, on a larger scale, the guild-master who assumed regularly the role of contractor and financier. As in all other crafts the guild-head made himself responsible for 'maintenance of labour' in the group, which means that he undertook to provide the necessary working capital and credit and to distribute the work effectively among the craftsmen. The guild-head, called *Majī*, Master, also acted as the agent of the king in all matters concerning the trade in beads. When the foreign traders in precious stones arrived in Bida, they would not take their goods at once to the public market, but would show them first to the guild-head of the *lantana*, who would select what he needed, and what he thought suitable for the king and court. He would take the collection of newly arrived beads to the king and advise him on the purchase; then, receiving the order for the 'refining' of the beads, he would distribute the work among the workshops of the *lāntana* paying the workers the usual piece-rate and keeping a large commission for himself. The constant demands of the court—the requirements of the fashionable ladies in the harems of Nupe royalty, bride-price and dowry (of which chains of beads form an essential part) which the king pays for innumerable relations and dependants—kept the beadworkers of Bida busy. Orders amounting to £5 and more at a time, which secured the *Majī* a commission of £1, were by no means rare. The profits made in this fashion enabled the guild-head to finance the ordinary work of his group and to offer them credit for the purchase of their 'raw material'. In these times of prosperity the individual worker who desired to act himself as contractor could without difficulty obtain large credits (up to £1 or £2) from the Hausa bead traders. The guild organization and the strong financial position of the guild-head were evidently regarded as sufficient security.

All this is a thing of the past. The court no longer buys beads from the beadworker guild. European beads, cheaper and much more attractive in shape and colouring,[1] have crushed the native industry. With the decline of the financial position of the guild-head, outside credit

[1] Some of the European beads which are sold in the markets of Nigeria are, in fact, specially manufactured as copies of the native style.

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We will begin our study of the marketing system of Nupe with the

study of the village market. No Nupe town or village is without its market and its regular market-days. Larger places hold their markets once a week; smaller villages every fifth day (irrespective of the seven days' week). This arrangement, illogical though it may appear, is well adjusted to the needs of the country, where local transport is still to a large extent by porterage. It enables more people, and people from more distant places, to attend the markets in the bigger villages. I estimated the attendance of the big market at Kutigi, a village of 3,000 inhabitants, at from 400 to 500. The distance from which people come varies considerably. Kacha market, the largest market after Bida, attracts men and women traders from the capital, forty miles away. In Kutigi I met women traders from Lemu, which is thirty miles from Kutigi, who were selling pots made in Gbari country, another fifty miles north. Professional, full-time traders, men and women, regularly attend all the larger markets in the country, stopping in one village for five or six successive market-days, and then moving on to another place. The peasant women, on the other hand, who practise trade only as a 'side line' and whose marketing is concerned chiefly with the disposal of the produce from their houses and their husbands' farms, rarely attend markets which are more than six or ten miles from their home. These small circles of inter-village exchange form no less part of the comprehensive marketing scheme of the country than do the extensive journeys of the professional traders. For the system of local exchange areas is partly subordinated to the main axes of trade and traffic. We find an organization almost of relay stations, half-way houses of exchange, situated all along the main trade-routes of the country, above all on the roads leading to the capital.

On the western road to Bida from Wuya (which is 12 miles from Bida) there are three such 'relay stations', used for the different kinds of produce of which Bida is constantly in need. Duzko Wuya (lit. Market Wuya) on the right bank of the Kaduna is used by the women of Batati, a village fifteen miles inland, for trading their cotton to Bida traders whom they meet at this place. Zantica, six miles from Bida, and Lumanla, four miles from Bida, serve as exchange places for agricultural produce and firewood, which goods are brought to these places by the local women, and then bought and carried to Bida by traders from the town. A similar arrangement, with regard to yam and other farm-produce, obtains on the northern road to Bida from Lemu; the 'relay station' is a tiny village half-way between Lemu and Bida, the only importance of which lies in its use as an exchange market.

Similar relay systems which exist in the river area, following and branching out from the water-ways, serve as centres for the extensive trade in smoked fish. Here the local exchange circles are primarily determined by the varying conditions of transport. Thus the wives of fishermen on the lower Kaduna take their fish (already smoked) in their small canoes to the nearest riverside market, e.g. Jima or Muregi. Here a wholesale trader from Jebba buys up fish in large quantities, takes them, again by canoe (this time a large river-going canoe) to Jebba market, and sells them to another wholesale trader who will transport the fish (by rail or lorry) to the final destination—the inland markets of Bida,

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442 452 It is impossible to discuss in detail the business enterprises of the big merchants of Bida. Their business activities hardly differ in essentials from the business activities of Western civilization. They are the wholesale traders who, working with large capital, buy goods from the European stores and supply the small retail trader with commodities which the latter sells in small quantities in the town market or peddles in villages and local markets. Some big merchants are contractors who run [494] lorries for the transport of passengers and goods, others importers of goods from countries outside Nupe. Their business is to a large extent based on credit which they receive from the European trading-companies, and there are several Bida merchants who figure on the books of the trading-companies with debit accounts of £200 or more. I will only outline the effect which the introduction of commercial credit in the modern sense has had upon Nupe economy. The concept of credit itself is not alien to Nupe economy; but this new type of credit, which can be so readily obtained, opened to the Nupe trader a source, not only of working capital, but also of liquid capital as such. Native business men have learned to use this new economic device to the full, and in their own way—which is not always the orthodox way of credit operations. This is an actual and, I may add, typical instance: a Bida trader bought European cloth for £3 in the store, on a three months' credit. He then sold the cloth at a loss, for £2, to a retail trader who was not unnaturally very ready to pay in cash for these goods the normal price of which was well known to him. With the £2 our trader went round to the villages buying in advance the cotton crop of the year (this happened two months before the harvest was due). He paid an extremely low price—in certain cases only the annual tax-money of the farmer—and two months later sold the crop to the trading-company for an amount which was sufficient to pay his debt and to make a profit of £1 in addition.[1]

439 177 The increasing volume of European trade in Nigeria as well as in other parts of Africa is due to a large variety of causes. The cheapness and, generally, better quality of the European goods is often mentioned, and also the change of taste which is brought about by education and by the example of European standards of living. Our short survey of the influence of European trade upon the native economy in Nupe has revealed another aspect of the problem, the importance of which has hitherto been hardly realized. Trade in European goods, *qua* trade, is a highly lucrative enterprise which opens up a chance for business and profits unrivalled in purely native economy. It is to a considerable extent the native trader himself who is pushing trade in European goods. He is its keenest propagandist, for he is the one who benefits first and most.

435 4-gallon tin of paraffin costs 7*s.* 6*d.*; one bottle is sold for 6*d.*, giving a profit of 8*s.* The higher the investment, the higher evidently the profit.

[1] The device as such, to sell goods at a loss for the sake of ready money, and to make the loss good on a subsequent sale, is not new. Hausa traders, for example, sometimes sell their (native) goods at a loss in Bida in order to obtain money, and with this money to buy certain Bida goods which they can sell in Hausa country at a profit large enough to cover their previous loss.